

MYGA COMPARISON SPREADSHEET

Lincoln Investment Planning

This spreadsheet is to be used for reference only. Rates do not apply in CA or NY.

These are the rates published as of : September 18, 2026

These rates are sourced from Annuity Rate Watch, as well as individual carrier announcements.

Rates are effective as of the above published date and are subject to change without notice.

Please confirm rate with Annuity Rate Watch (click here) or call us at 800-308-5555 before submitting an application.

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| Company                       | AM Best | Minimum Premium | Product Name             | Guaranteed Rate                                          | Free Withdraw Yr 1 / Yr 2+ | End of Surrender Withdraw Window * | Rate Change Effective Date |
|-------------------------------|---------|-----------------|--------------------------|----------------------------------------------------------|----------------------------|------------------------------------|----------------------------|
| 2 YEAR MYGAs                  |         |                 |                          |                                                          |                            |                                    |                            |
| Oceanview                     | A-      | \$20K           | Harbourview 2            | 4.70%>\$20K / 5.05%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| Americo*                      | A       | \$25K           | Platinum Assure 2        | 4.15%                                                    | 3% / 3%                    | 30 days <sup>##</sup>              | 31-Jul                     |
| 3 YEAR MYGAs                  |         |                 |                          |                                                          |                            |                                    |                            |
| American National (ANICO)     | A       | \$5K            | Palladium MYG            | 5.20%<\$100K / 5.30%>\$100K<br>5.45%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>              | 1-Sep                      |
| Athene^                       | A+      | \$10K           | Athene Max Rate          | 5.15%<\$100K / 5.40%>\$100K                              | Int / Int                  | none                               | 12-Sep                     |
| Symetra                       | A       | \$10K           | Select Max Fixed Annuity | 5.10%<\$50K / 5.10%>\$50K<br>5.30%>\$100K / 5.35%>\$250K | Int / Int                  | none                               | 22-Sep                     |
| North American                | A+      | \$20K           | Guarantee Plus           | 4.95%<\$100K / 5.35%>\$100K                              | 0% / Int                   | 30 days                            | 17-Sep                     |
| Delaware Life                 | A-      | \$25K           | Pinnacle Plus            | 5.00%<\$100K / 5.30%>\$100K                              | 0% / 10%                   | 30 days <sup>##</sup>              | 3-Sep                      |
| Sagikor Life**                | A-      | \$25K           | Milestone Max MYGA       | 4.95%>\$25K / 5.20%>\$75K                                | 0% / 10%                   | 30 days                            | 19-Aug                     |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA         | 4.85%>\$20K / 5.20%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| Royal Neighbors of America*** | A-      | \$10k           | MYGA 3 Year              | 4.75%<\$100K / 4.95%>\$100K                              | Int / Int                  | 30 days <sup>##</sup>              | 19-Aug                     |
| The Standard                  | A       | \$15K           | Focused Growth           | 4.55%<\$100K / 4.85%>\$100K                              | Int / Int                  | 30 days                            | 4-Sep                      |
| MassMutual Ascend             | A+      | \$10K           | SecureGain 3             | 3.60%<\$100K / 3.95%>\$100K                              | 10% / 10%                  | 30 days <sup>++</sup>              | 2-Mar                      |
| 4 YEAR MYGAs                  |         |                 |                          |                                                          |                            |                                    |                            |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA         | 5.25%>\$20K / 5.60%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| Sagikor Life**                | A-      | \$25K           | Milestone Max MYGA       | 4.95%>\$25K / 5.20%>\$75K                                | 0% / 10%                   | 30 days                            | 19-Aug                     |
| 5 YEAR MYGAs                  |         |                 |                          |                                                          |                            |                                    |                            |
| Royal Neighbors of America*** | A-      | \$10k           | MYGA 5 Year              | 5.55%<\$100K / 5.75%>\$100K                              | Int / Int                  | 30 days <sup>##</sup>              | 19-Aug                     |
| North American                | A+      | \$20K           | Guarantee Plus           | 5.50%<\$100K / 5.75%>\$100K                              | 0% / Int                   | 30 days                            | 17-Sep                     |
| Sagikor Life**                | A-      | \$25K           | Milestone Max MYGA       | 5.50%>\$25K / 5.75%>\$75K                                | 0% / 10%                   | 30 days                            | 19-Aug                     |
| American National (ANICO)     | A       | \$5K            | Palladium MYG            | 5.45%<\$100K / 5.55%>\$100K<br>5.70%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>              | 1-Sep                      |
| Delaware Life                 | A-      | \$25K           | Pinnacle Plus            | 5.35%<\$100K / 5.65%>\$100K                              | 0% / 10%                   | 30 days <sup>##</sup>              | 3-Sep                      |
| Symetra                       | A       | \$10K           | Select Max Fixed Annuity | 5.40%<\$50K / 5.40%>\$50K<br>5.60%>\$100K / 5.60%>\$250K | Int / Int                  | none                               | 22-Sep                     |
| Athene^                       | A+      | \$10K           | Athene Max Rate          | 5.35%<\$100K / 5.60%>\$100K                              | Int / Int                  | none                               | 12-Sep                     |
| Reliance Standard             | A++     | \$10k           | Eleos MVA 5              | 5.50%                                                    | 10% / 10%                  | none                               | 10-Sep                     |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA         | 5.05%>\$20K / 5.40%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| Lincoln Financial Group       | A       | \$10k           | MYGuarantee Plus         | 3.65%<\$100K / 5.30%>100K                                | 10% / 10%                  | none                               | 15-Sep                     |
| 6 YEAR MYGAs                  |         |                 |                          |                                                          |                            |                                    |                            |
| Oceanview*                    | A-      | \$20K           | Harbourview MYGA         | 5.40%>\$20K / 5.75%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| Sagikor Life**                | A-      | \$25K           | Milestone Max MYGA       | 5.55%>\$25K / 5.75%>\$75K                                | 0% / 10%                   | 30 days                            | 19-Aug                     |
| American National (ANICO)     | A       | \$5K            | Palladium MYG (BONUS)    | 5.32%<\$100K / 5.42%>\$100K<br>5.57%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>              | 1-Sep                      |
| 7 YEAR MYGAs                  |         |                 |                          |                                                          |                            |                                    |                            |
| Sagikor Life**                | A-      | \$25K           | Milestone Max MYGA       | 5.75%>\$25K / 5.90%>\$75K                                | 0% / 10%                   | 30 days                            | 19-Aug                     |
| Athene^                       | A+      | \$10K           | Athene Max Rate          | 5.40%<\$100K / 5.70%>\$100K                              | Int / Int                  | none                               | 12-Sep                     |
| Symetra                       | A       | \$10K           | Select Max Fixed Annuity | 5.45%<\$50K / 5.45%>\$50K<br>5.65%>\$100K / 5.65%>\$250K | Int / Int                  | none                               | 22-Sep                     |
| Delaware Life                 | A-      | \$25K           | Pinnacle Plus            | 5.35%<\$100K / 5.60%>\$100K                              | 0% / 10%                   | 30 days <sup>##</sup>              | 3-Sep                      |
| North American                | A+      | \$20K           | Guarantee Plus           | 5.25%<\$100K / 5.55%>\$100K                              | 0% / Int                   | 30 days                            | 17-Sep                     |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA         | 5.15%>\$20K / 5.50%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| American National (ANICO)     | A       | \$5K            | Palladium MYG            | 5.20%<\$100K / 5.30%>\$100K<br>5.45%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>              | 1-Sep                      |
| Lincoln Financial Group       | A       | \$10k           | MYGuarantee Plus         | 3.65%<\$100K / 5.45%>\$100K                              | 10% / 10%                  | none                               | 15-Sep                     |
| The Standard                  | A       | \$15K           | Focused Growth           | 4.80%<\$100K / 5.10%>\$100K                              | Int / Int                  | 30 days                            | 4-Sep                      |
| MassMutual Ascend®            | A+      | \$10K           | SecureGain 7®            | 4.20%<\$100K / 4.45%>\$100K                              | 10% / 10%                  | 30 days <sup>++</sup>              | 2-Mar                      |
| 10 YEAR MYGAs                 |         |                 |                          |                                                          |                            |                                    |                            |
| Royal Neighbors of America*** | A-      | \$10k           | MYGA 10 Year             | 5.60%<\$100K / 5.80%>\$100K                              | Int / Int                  | 30 days <sup>##</sup>              | 19-Aug                     |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA         | 5.45%>\$20K / 5.80%>\$70K                                | 0% / 10%                   | 30 days                            | 22-Sep                     |
| Delaware Life                 | A-      | \$25K           | Pinnacle Plus            | 5.35%<\$100K / 5.60%>\$100K                              | 0% / 10%                   | 30 days <sup>##</sup>              | 3-Sep                      |
| American National (ANICO)     | A       | \$5K            | Palladium MYG            | 5.05%<\$100K / 5.15%>\$100K<br>5.30%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>              | 1-Sep                      |
| The Standard                  | A       | \$15K           | Focused Growth           | 4.50%<\$100K / 4.80%>\$100K                              | Int / Int                  | 30 days                            | 4-Sep                      |

\*Americo 2 & Oceanview 6 year are low commission products.

^ Athene rates are for AK CA CT DE HI ID MD MN MO NJ NV OH OK OR PA SC TX UT WA. Other states may be higher.

@ Interest rates are not level

# The end of surrender withdrawal time period is the amount of time the client has at the end of the surrender period to withdraw their money before a new surrender period starts.

\*\* Sagikor commission rates are lower for paper applications.

^^ ANICO has a 10 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

++ MassMutual Ascend has a 6 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

## The window the client has to withdraw their funds is 30 days BEFORE the end of surrender.

\*\*\* Royal Neighbors of America MYGA is not available in AL AK HI LA MA NH NY

Rates in Red are our Top Picks!